## **CUPE Local 454 Long Term Disability Policy**

## LONG TERM DISABILITY

- Sec. (a) Effective March 15, 2011, CUPE Local 454 maintains a self funded Long Term Disability (LTD) Plan to be available to all eligible members.
- Sec. (b) The plan is open to all Regular Full Time, Regular Part Time and Temporary Full Time members.
- Sec. (c) The plan is voluntary for all members of CUPE Local 454 who were members of the Local prior to March 15, 2011.

Existing members of the Local prior to March 15, 2011, who did not join the plan prior to March 15, 2011, are able to apply for inclusion in the plan at any time in the future, subject to plan requirements.

Sec. (d) The plan is <u>mandatory</u> for all eligible members as per Sec. (b) above, and the Long Term Disability (LTD) Plan wording, who have been hired after March 15, 2011.

Such members will be eligible for the plan upon completion of 120 calendar days of employment.

Plan premiums shall begin to be deducted from the new member's payroll in the month prior to the completion of 120 calendar days of employment.

If a member does not successfully complete their probationary period, then any deductions that have been made shall be returned by the union to the member.

- Sec. (e) Plan premiums are to be deducted monthly by each respective employer and submitted to the union who will remit payment to the Insurer.
  - In the event that the union and the employers agree by Letter of Understanding, the employers may remit payments directly to the Insurer.
- Sec. (f)

  Any cancellation of the Long Term Disability (LTD) Plan by the Local shall be done by a majority mail in vote of all members (50% +1) that shall take place after a Special Membership Meeting called for the specific purpose of providing information regarding cancelling the Long Term Disability Plan.